

**Amendments to and Listing of the Claims:**

Please amend claims 133-138, and add new claims 152 – 159 as follows:

1-132 (Cancelled)

133. (Currently Amended) A method of identifying consumers likely to be interested in an advertisement, the method comprising:

(a) accessing a plurality of consumer transaction records corresponding to a plurality of consumers and accessing demographic information records corresponding to at least one of the plurality of consumers;

(b) retrieving heuristic rules, wherein said heuristic rules have been pre-defined prior to accessing said plurality of consumer transaction records and wherein said pre-defined heuristic rules have been developed through the application of at least one heuristic process;

(c) retrieving at least one target market-consumer characteristic from an advertiser that has been selected at the discretion of ~~an~~ the advertiser;

(d) applying said pre-defined heuristic rules to said plurality of consumer transaction records to generate inferred transaction characteristics and demographic information records to ~~determine inferred market characteristics of the consumers;~~ and

(e) generating inferred consumer characteristics of at least one of the consumers by associating the inferred transaction characteristics with demographic information records; and

(e)f) determining applicability of an advertisement to the at least one of the consumers ~~consumer~~ by correlating the inferred market-consumer characteristics ~~obtained by the application of the pre-defined heuristic rules with the target consumer characteristics selected at the~~ discretion by of the advertiser.

134. (Currently Amended) The method of claim 133, wherein a single consumer has more than one consumer characteristic.

135. (Currently Amended) The method of claim ~~[[0]]~~133, wherein the plurality of consumer transaction records includes purchase transactions for the plurality of consumers.

136. (Currently Amended) The method of claim ~~[[0]]~~133, wherein the demographic information records are stored in a private consumer demographics database.

137. (Currently Amended) The method of claim ~~[[0]]~~133, wherein the demographic information records include demographic information associated with geographic locations.

138. (Currently Amended) The method of claim ~~[[0]]~~133, wherein an individual consumer from said plurality of consumers is identified anonymously.

139. (Previously Presented) The method of claim 138, wherein the anonymously identified consumer is identified through the use of anonymous transaction profiling.

140 – 151 (Cancelled)

152. (New) The method of claim 133, wherein the at least one target consumer characteristic includes target demographic characteristics and target purchase characteristics.

153. (New) A method of identifying consumers likely to be interested in an advertisement, the method comprising:

(a) accessing a plurality of consumer transaction records corresponding to a plurality of consumers and accessing demographic information records wherein each demographic information record corresponds to a consumer transaction record;

(b) retrieving heuristic rules, wherein said heuristic rules have been pre-defined prior to accessing said plurality of consumer transaction records and wherein said pre-defined heuristic rules have been developed through the application of at least one heuristic process;

(c) retrieving at least one target consumer characteristic from an advertiser that has been selected at the discretion of the advertiser;

(d) applying said pre-defined heuristic rules to said plurality of consumer transaction records to generate inferred transaction characteristics of the consumers;

(e) generating inferred consumer characteristics of at least one of the consumers by associating the inferred transaction characteristics with a corresponding demographic information record of the consumer; and

(f) determining applicability of an advertisement to the at least one of the consumers by correlating the inferred consumer characteristics with the target market characteristics selected at the discretion of the advertiser.

154. (New) The method of claim 153, wherein the at least one target consumer characteristic includes target demographic characteristics and target purchase characteristics.

155. (New) The method of claim 153, wherein a single consumer has more than one consumer characteristic.

156. (New) The method of claim 153, wherein the plurality of consumer transaction records includes purchase transactions for the plurality of consumers.

157. (New) The method of claim 153, wherein the demographic information records are stored in a private consumer demographics database.

158. (New) The method of claim 153, wherein the demographic information records include demographic information associated with geographic locations.

159. (New) The method of claim 153, wherein an individual consumer from said plurality of consumers is identified anonymously.